

Simple Rules

Easiest way to dispute inaccurate credit reports.

STEP 1

Send a letter to the credit reporting agency bureaus. According to the law the agency must get back to you. It could take up to 60 days to hear back from them.

They will either:

- ▶ Clean up the report.
- ▶ Send you back a letter indicating the creditor will not remove it.

STEP 2

Contact the creditor directly. You may then dispute the item and wait for a response. You may then dispute the item and wait for a response. They have up to 60 days response to correct the inaccuracy.

NOTE: Your letter must be certified. By sending a certified letter, the law says that you have legally put the company or agency on notice.

STEP 3

If the company or agency does not correct the inaccuracy and you are denied actual credit, you now have actual damages.

If this has occurred contact us so we can further help you get compensated.

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